

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

in thousands

Particulars	Fire				MARINE CARGO				MARINE HULL				MARINE TOTAL			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	975568	1851330	734836	1374813	472066	830480	498813	863001	30208	38562	27969	304329	502274	869042	526782	1167330
Add Claims Outstanding at the end of the year	-3708116	3631935	-2719980	4082308	-1445766	1679684	-507058	1386385	-1566731	493237	-1905019	497305	-3012497	2172921	-2412077	1883691
Less Claims Outstanding at the beginning of the year	-3341098	3582350	-2035214	4488686	-1468217	1331929	-766462	1026764	-1666880	402258	-2183894	459091	-3135097	1734187	-2950356	1485855
Gross Incurred Claims	608550	1900915	50070	968435	494517	1178235	758217	1222622	130357	129541	306844	342543	624874	1307776	1065061	1565166
Add :Re-insurance accepted to direct claims	149752	69645	144118	195416	12534	2526	7503	14098	-58404	1645093	43025	45622	-45870	1647619	50528	59720
Less :Re-insurance Ceded to claims paid	5851	431197	24259	324184	98366	131957	113038	210266	49950	1515310	270297	294859	148316	1647267	383335	505125
Total Claims Incurred	752451	1539363	169929	839667	408685	1048804	652682	1026454	22003	259324	79572	93306	430688	1308128	732254	1119761

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- b) Claims includes specific claims settlement cost but not expenses of management
- c) The surveyor fees, legal and other expenses shall also form part of claims cost.
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

Particulars	Motor OD				Motor TP				Motor Pool				Motor Total			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	1190467	2057172	1040692	1837390	2469241	3737122	2298055	3887430	562287	955726	260899	151722	4221995	6750020	3599646	5876542
Add Claims Outstanding at the end of the year	-119907	2159742	-255327	1815731	-4990081	17429875	-5983604	20285933	6408792	11753681	4234542	7006756	1298804	31343298	-2004389	29108420
Less Claims Outstanding at the beginning of the year	-165185	1552252	-195363	1510556	-4609864	17950838	-5433483	20747611	4259512	9151879	2302053	5305853	-515537	28654969	-3326793	27564020
Gross Incurred Claims	1235745	2664662	980728	2142565	2089024	3216159	1747934	3425752	2711567	3557528	2193388	1852625	6036336	9438349	4922050	7420942
Add :Re-insurance accepted to direct claims	0	0	0	0	1828	3100	1984	3829	-1256573	0	-125877	440976	-1254745	3100	-123893	444805
Less :Re-insurance Ceded to claims paid	68987	210982	133540	204966	788288	969313	965102	789602	109765	955726	492485	151722	967040	2136021	1591127	1146290
Total Claims Incurred	1166758	2453680	847188	1937599	1302564	2249946	784816	2639979	1345229	2601802	1575026	2141879	3814551	7305428	3207030	6719457

Particulars	Workmen Compensation				Personal Accident				Aviation				Engineering			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	44864	79618	34008	69454	304765	531139	384906	630250	818	818	66	1516	224338	363728	238793	416920
Add Claims Outstanding at the end of the year	-27400	229741	-34306	206963	-305274	639717	-551367	892290	-51970	64276	-128435	72433	-1780306	1201183	-1482350	599684
Less Claims Outstanding at the beginning of the year	-23144	236175	-24586	318105	-319924	563704	-485261	913169	-43439	67807	-135825	66383	-1889840	719026	-1539722	611921
Gross Incurred Claims	40608	73184	24288	-41688	319415	607152	318800	609371	-7713	-2713	7456	7566	333872	845885	296165	404683
Add :Re-insurance accepted to direct claims	0	0	0	0	-8527	0	7699	-968	13812	6022	1143	3762	-32693	26353	272	4983
Less :Re-insurance Ceded to claims paid	4310	8722	11875	9010	68490	130462	94867	255814	-345	155	203	225	-29854	121974	228606	109086
Total Claims Incurred	36298	64462	12413	-50698	242398	476690	231632	352589	6444	3154	8396	11103	331033	750264	67831	300580

Particulars	Other Miscellaneous				Liabilities				Health & Hospitalisation				Miscellaneous Total			
	30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009		30.09.2010		30.09.2009	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	480200	887172	432232	799211	21802	30209	36127	23195	3778081	7680766	2532922	5443669	9076863	16323470	7258700	13260757
Add Claims Outstanding at the end of the year	-267600	1918213	-666216	1269938	-82037	216082	43640	637759	254878	2428987	624644	2783130	-960905	38041497	-4198779	35570617
Less Claims Outstanding at the beginning of the year	-73780	2019389	-378166	1415662	-69304	215348	-145195	395180	-155064	1912218	-203423	2266333	-3090032	34388636	-6238971	33550770
Gross Incurred Claims	286380	785996	144182	653487	9069	30943	224962	265774	4188023	8197535	3360989	5960466	11205990	19976331	9298892	15280604
Add :Re-insurance accepted to direct claims	118267	183154	111918	129537	17040	0	2970	0	0	0	0	0	-1146846	218629	109	582119
Less :Re-insurance Ceded to claims paid	56472	182843	172998	128093	1605	4516	61896	2449	361241	762901	267965	582678	1428959	3347594	2429537	2233645
Total Claims Incurred	348175	786307	83102	654931	24504	26427	166036	263325	3826782	7434634	3093024	5377788	8630185	16847366	6869464	13629078